

## **MOTIONS**

### **(a) Credit Union Services**

"That this Council:

(a) notes the financial difficulties being experienced by many people in the current economic climate, rendering those on low incomes and no savings vulnerable to exploitation by predatory lenders;

(b) notes that a "doorstep" lender may, for example, charge £160 in interest on a loan of £400 pounds repayable over 24 weeks, all of which interest is taken as profit by the Company;

(c) notes that an equivalent loan from a credit union would cost only £12 in interest with profits distributed as a dividend to the union members, thereby being re-circulated within the local community;

(d) applauds the work carried out by many credit unions, including Essex Savers, in encouraging saving and providing access to responsible lending and their policy of permitting savers to borrow up to 3 times their savings total at a rate of interest of between 1- 2% per month; and

(e) resolves to support actively the provision of credit union services in this District including the setting up of collection points at council outlets, publicity and providing information to the public on how to gain access to funding."

**Mover: Councillor Mrs J H Whitehouse**

**Secunder: tba**

### **(b) Mobility Benefits for Blind Residents**

"(1) This Council notes:

- (a) that blind people experience significant barriers to independent mobility;
- (b) that blind people are often isolated and find it difficult to access basic services without mobility assistance;
- (c) that many blind residents in this authority area find it difficult to access shops, supermarkets, doctors, dentists and community facilities and centres;
- (d) that our blind residents find it difficult to access many Council services ranging from housing to voting without mobility support and face additional costs as a result, such as using taxis or private hire vehicles;

(2) This Council further notes:

- (a) that blind people are not entitled to the higher rate mobility component of disability living allowance;
- (b) that loss of usable sight clearly causes significant independent mobility problems and incurs significant additional and unmet costs ;
- (c) that blind people are in many parts of England excluded from social care support because their needs are not considered "critical" or "substantial"; and

(3) This Council resolves:

- (a) to ask the Chief Executive and the Leader of Council to write to the Secretary of State for Work and Pensions, the Rt Hon. James Purnell MP, expressing these concerns ;
- (b) to ask the Chief Executive and the Leader of Council to write to our local MPs asking that they sign up to the Early Day Motion number 1982 and write to the Secretary of State expressing those concerns; and
- (c) to support the Royal National Institute of Blind People's (RNIB) campaign on securing the higher rate mobility component of disability living allowance for blind people."

**Mover: Councillor Mrs D Collins**

**Seconder: Councillor C Whitbread**